

COMPANY NAME

NOTICE TO POLICYHOLDERS ELIGIBLE FOR MEDICARE

Since you have become eligible for medicare, we are required by law to offer you a medicare supplement policy. The benefits available to you are described in the attached outline of coverage. Please read the outline carefully. It briefly describes the benefits available from medicare and the benefits this policy pays.

If you wish to buy this policy, you must do so within 90 days before or 90 days after the month you become eligible for medicare. Within this period of time, you can shop around for similar coverages from other companies. There is one exception. If you are currently in the hospital or have been told by a doctor that you will be hospitalized within 30 days, other companies may refuse coverage to you until the date of discharge from the hospital. Our company is required by law to offer this coverage to you now, even if you are in the hospital or know you will be going into the hospital within 30 days.

If you do not request this coverage now, you can still buy it later. But the company may not cover existing health problems for the first 6 months. A pre-existing condition means a condition for which medical advice was given by or treatment was received from a physician within 6 months before the date coverage began.